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The problem of the older worker.



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THE PROBLEM
OF
THE OLDER WORKER

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The Problem of the Older Worker

Memorandum on Canada's ageing population prepared by the Information Branch of the Department of Labour for presentation at the December meeting of National Advisory Council on Manpower is reprinted below

This memorandum was presented to the National Advisory Council on Manpower, December 10, 1952, by G. G. Blackburn, Director of Information of the Department of Labour. The Council decided that a sub-committee be established to examine the problem of the older worker using the memorandum as a basis for further study so that specific recommendations could be presented for consideration by the Council.

Section I: The Problem

The fact that Canada's population is growing older coupled with trends which result in rejection or withdrawal from employment of an important proportion of our older workers constitutes a national problem demanding close scrutiny.

In 1881, the number of Canadians over 40 constituted 20 per cent of the population; by 1951 this had increased to approximately 32 per cent. When we consider this trend in relation to the fact that one of the chief difficulties facing the National Employment Service in matching unplaced applicants with unfilled jobs is the tendency on the part of employers to reject applicants over 40 (over 35 for women), one major aspect of a serious problem is exposed.

Again looking at population figures: in 1881, there were 15 adults under 65 to every one over 65. Today there are only seven adults under 65 to every one over 65. By 1971, it is estimated that there will be only five to one. When we consider the effect of the trend towards more pension plans with compulsory retirement rules, now normally set at 65, another major aspect of this problem is seen.*

From the point of view of the national economy, the question arises whether or not it is economically possible to maintain a high standard of living in the face of trends which see increasing numbers of older people rejected or withdrawing from the productive section of society, reducing their ability to consume goods and services (at the other end of the age scale more are remaining at school longer), while the burden of production, taxation (part of

which must be for old age assistance), etc., must be borne by a decreasing percentage of the population, a trend not likely to diminish.

Recognizing the fact that in the face of a marked reduction in recent years in the work day and the work week, increased production and broadened distribution of goods and services have still been possible through technological advances, we might reasonably expect also a shortening of the life work span without serious effect to the economy of living standards. However, although we may anticipate desirable trends suggested by the promise of atomic power, electronic brains and "push-button factories", at the same time we must recognize that the technological advances over the years have resulted in a more productive work-life, not elimination of work-life. It is one thing to take the best possible advantage of the most productive hours of a worker within a 24-hour or seven-day period. It is quite another matter to eliminate the worker completely before his productive years are over.

In the matter of this trend towards more older people being put on the shelf there are serious considerations in relation to the possibility of the increasing demand for extension of state old age assistance. Since so large a percentage of adults with their relatively high importance in matters of national policy have a stake in state old age assistance, there is, in possible growth of the idea of a utopian old age based on state assistance, a danger that must be examined objectively, so that any economic fallacies may be exposed:

The following table indicates the extent of pressure which the productive economy is bearing, and would bear if people live increasingly longer and are encouraged or forced to demand state assistance at earlier ages or in growing dollar amounts.

*In June 1949, of 7,412 manufacturing firms surveyed, 1,456 had pension plans as compared with October 1, 1951, when of 6,755 surveyed, 2,078 had pension plans—Dominion Bureau of Statistics, and Economics and Research Branch, Department of Labour.

**ESTIMATED ANNUAL COSTS OF PENSIONS PAYABLE WITHOUT MEANS TEST TO CERTAIN OLDER AGE GROUPS IN AMOUNTS OF \$40 AND \$60 MONTHLY,
1951, 1961, 1971**

Age Group	Year	Number of Persons in Age Group	Annual Cost of Monthly Pensions of	
			\$40	\$60
70 and over, both sexes.....	1951	674,500	323,760,000	485,640,000
70 and over, both sexes.....	1961	869,300	417,264,000	625,896,000
70 and over, both sexes.....	1971	1,042,100	500,208,000	750,312,000
60 and over, both sexes.....	1951	1,631,900	783,312,000	1,174,968,000
60 and over, both sexes.....	1961	1,969,700	945,456,000	1,418,184,000
60 and over, both sexes.....	1971	2,366,900	1,136,112,000	1,704,168,000

SOURCE: Report of The Joint Committee of The Senate and House of Commons on Old Age Security, June 28, 1950—Page 100.

Another consideration of immediate importance is whether or not there will continue to be sufficient manpower available to maintain the present rate of expansion in Canada in the next few years in the light of the following facts.

At the present time, the supply of new entrants to the labour force as a result of natural increase in population is at a low ebb because of the low birth rate of the depressed thirties.

This situation is likely to continue for the next eight years. If the labour force is to maintain the rate of increase of recent years, it must be accomplished by immigration or the reclaiming of workers from the older worker potential or those with physical handicaps. The rate of immigration is based not only on the ability of industry to absorb workers, but must also be related to such other factors as housing. It can easily be seen that the reclamation of a section of the Canadian labour potential could be accomplished with fewer difficulties than are associated with the assimilation of immigrant workers, particularly as this applies to housing accommodation. Also, the desirability of immigration notwithstanding, there is an obvious responsibility towards Canadian citizens involved in the question.

To quote the Joint House of Commons—Senate Committee on Old Age Security:—

Not only is this a matter of importance to individuals themselves in terms of their health and mental outlook, but it is of even greater importance to the overall economy of the country. Surely a country like Canada, with a wealth of natural resources still in large part undeveloped, is justified in having profound faith in its economic future. If we are to develop these resources adequately, we shall need to retain in active undertakings the largest possible number of our nation's population. The Committee believes that, in the years ahead our economic progress and prosperity will depend in significant measure on the success of efforts made to utilize to the fullest possible advantage the mature skills of these older workers.

The extent of the labour potential represented by the older worker group seeking and needing work is difficult to estimate accurately. The number of unplaced applicants 45 years and over registered with the National Employment Service varies with economic conditions but has represented, regardless of season, about one-third of the total registered applicants at any given date in the post-war period. Unplaced applicants by age group recorded by the Employment Service as of July 1952, were as follows:—

	Unplaced Applicants by Age Group				Total Unplaced Applicants
	Under 20	20-44	45-64	65 and over	
CANADA.....	28,264	91,002	37,087	76,361	175,714
Male.....	15,425	59,705	27,941	15,247	118,318
Female.....	12,839	34,297	9,146	1,114	57,396
Percentage—					
Distribution of Unplaced Applicants..... { (M)	13.0	50.5	23.6	12.9	100.0
	(F)	22.4	59.8	15.9	100.0

The percentage distribution of unplaced applicants in the two groups from 45 years and up remains approximately the same regardless of the season, for male workers. This is illustrated as follows: January, 1951—36.2%; April, 1951—36.6%; July, 1951—37.1%; January, 1952—34.7%; April, 1952—33.7%; and July, 1952—36.5%.

It will be seen from the above that 36·5 (23·6 + 12·9) per cent of all unplaced male applicants in Canada at the end of July were 45 or older.

In considering this point, it is also of importance to compare the percentage of unskilled in the various groups. An average for the year 1949 (latest year examined) showed that only 36·5 per cent of all applicants 45-65 were unskilled, as compared with 62·9 per cent of those 20 years and under and 38·3 per cent for those 20-44. It will be seen from the foregoing figures that judged by degree of skill, the 45 and over group should actually have an employment preference.

If for purposes of study we eliminate the 20 years and under group on the basis of the large proportion of unskilled in this group and compare the older worker group only in relationship to those 20 and older, the 45 and older group seeking employment increases to 40·2 per cent.

The above figures cannot be said to represent the total unemployed older workers willing to work, since many more may have become discouraged through failure to find employment and have not continued to register with the Employment Service.

Neither do these figures include a great many potential applicants on retirement who might be willing to re-enter the labour force.

Age restrictions vary with the occupation, the industry and even the locality in which the employer does his hiring. For example, the employer with openings in one occupation or industry may refuse to consider any worker over 35 for retail sales, while he may be willing to hire workers 45 or even 60 in his warehouse. Although employers relax age specifications in a tight labour market, age restrictions do persist in the tightest of markets. The opinion that full or expanding employment provides a complete solution to older workers' job problems is false (*See preceding table*).

So much depends upon the degree of skill involved, the industry, the prevailing conditions of the labour market, the personal qualities and qualifications of the individual, that an overall generalization about workers 40 and over often will not apply to individual workers.

Older workers who lose their jobs tend to remain unemployed longer than younger persons.

Many older workers, if unemployed for some time, suffer a lowering of morale which further aggravates their problem.

Although many older workers have physical handicaps, these handicaps do not appear to have as serious a bearing on their problems of finding employment as for a younger worker with a disability. The older worker appears to compensate better for his physical disabilities than younger physically-disabled job applicants.

Nearly all collective bargaining provisions contain seniority clauses which offer some protection to older workers while they are employed but protection of employed older workers does not alleviate their job problem when they are unemployed. Displacement occurs as individual industries, plants and occupations shrink or are replaced by others. To some extent retirement plans limit the hiring of older workers. But many restrictions in hiring policies are built on misconceptions and unawareness of the fact that age is an individual condition which has little significant bearing on the overall qualifications of the worker. This, however, will be dealt with in the next section.

It should be recognized that the problem of the aged is not the only employment problem faced by industry. There are groups concerned about the problem of employment of youth, the problem of employing physically-handicapped, etc. There seems to be only one practical solution to this combined problem and that is to make every effort to place each individual on the type of work for which he is physically, mentally, and psychologically prepared so that he can be of the greatest service to himself, his employer, and society as a whole.

Again to quote the Joint House of Commons-Senate Committee:—

As large numbers of persons reach what may, under present circumstances, be considered the normal ages of retirement, and as they find themselves in better health, it may be expected that they will show increasing reluctance to accept the inevitability of retirement at such ages. It is in the interests of the individuals themselves and of the country as a whole that we should re-think our attitude towards continued gainful occupations of these older age groups.

Section II: Historical Development of Problem

Since the beginning of history, there has been a natural preference for the younger worker in certain lines of endeavour which

demand the vigour of youth. However, the long apprenticeship and experience necessary to produce fine craftsmen and skilled

workers, before the machine age, placed the older worker generally in a favoured employment position.

With the mechanization of industry and the changing methods of production, more and more of the older, highly-skilled craftsmen became unnecessary as more and more their finely-trained fingers were replaced by precision machines. Along with these changing economic conditions came gradually the state of mind which has been aptly described as "accent on youth". Everywhere the stress was laid on the mental and physical agility of the young worker. Machines were speeding up the tempo of life and industry. Young men were faster. Therefore, it was a young man's world.

This attitude on the part of employers first came into prominence in Canada in the twenties. During the early thirties young and old were thrown out of work but then, as the country slowly struggled from the morass of the depression in the years immediately preceding the war, it was evident that the older worker was having more difficulty than the younger one in becoming re-employed. Then came the war and, as it progressed, the shortage of workers to a great extent eliminated the older worker's problem of getting a job.

Reconversion and the rehabilitation of ex-service personnel caused a wide redistribution of the labour force and again the question of employers' disinclination to hire the older worker came to the fore.

In view of older persons' general stability, industrially as well as socially, it has been

asked why there are now so many over 40 unemployed and looking for work. To find the answer we must consider our economic position since 1930. In the early years of the depression thousands of young men in their late twenties or early thirties were unable to get employment. Many more took odd jobs which did not fit them for any particular line of work. When war came ten years later, they were able to find employment or join the armed forces. However, their wartime experience again often did not afford any degree of permanency and they were faced at the end of the war with still looking for career opportunities, although they were by this time over 40 years of age. We might presume that under normal conditions covering the last 20 years—normal in the sense of an even employment market—these men might have stayed with the same firm and have built up their experience and their reputation with these firms so that they would have a high degree of security.

However, this was not the case and some of our larger National Employment Service offices, Toronto for example, had on their books at one point a few months ago sufficient over-40 applicants with sufficient training and experience to completely staff a small plant. That is to say, they had supervisors, foremen, accountants, clerical and other help. In a great many cases these men had obtained their experience and training in jobs of a temporary nature during the past two decades.

Section III: Obstacles in Way of Full

Use of Older Worker Labour Potential

Although up to this point we have discussed the subject from the point of view of "a problem", it is suggested that it might be advantageous to consider the older worker as valuable labour potential with problems and qualities different from youth but needing similar considerations and efforts for proper assimilation into and within the work force.

It has been said:

The biggest single obstacle to the full utilization of the older workers is the preoccupation of employers with dwindling or non-existent supplies of workers in younger age groups. In other words, refusal to hire older workers and insistence on age specifications which deny them employment is the big obstacle we face in meeting labour force expansion requirements.

As mentioned previously, age as a barrier to seeking employment varies so widely from occupation to occupation and from individual to individual that it is difficult to make a summary of the

obstacles but, for purposes of study, here are what appear to be the most common specific obstacles:—

(1) Employers' prejudice against the hiring of older workers based on the following assumptions:

- (a) older workers are not as adaptable to learning new techniques;
- (b) accident frequency and absenteeism through ill health increase with age;
- (c) old age brings slowdown, lessens productivity.

(2) In-plant training programs, which call for hiring young workers and developing them over the years, make it unprofitable to invest in training of an older employee.

(3) Pension plans which employers often maintain prevent them from hiring workers of advanced age. (They claim that not only is the older worker not able to fit into pension plan contributions and benefit schemes but that pension plans encourage workers to remain with the firm, thereby

increasing the age level of the whole staff and demanding that new entrants must be young.)

(4) A belief by employers that the public prefers younger workers for jobs requiring public contacts, such as waitresses, clerks, office workers, salesmen, etc.

Section IV: Are Obstacles Rooted in Fact or Prejudice?

All must agree that employees in the older age-group should be selected as carefully, with regard to their physical and mental qualifications, as those in any other age-group. The danger arises in the tendency to judge those qualifications solely on the basis of chronological age. Everyone knows, from his own observations, that the number of years a person has lived is no sure basis for estimating his capabilities. Far more accurate is a consideration of his physical and mental condition.

During the thirties, when jobs were hard to get, emphasis was placed on early retirement to leave jobs open to young people. It would appear that we are still confronted with this out-of-date thinking. A man reaches 50 and it is generally taken for granted that his physical capacity is extremely limited in comparison with what it might have been at age 30. There is, of course, a basis of truth underlying such sweeping acceptance—most men at 50 cannot do all the things they could do at 30 or 35—but what is so frequently overlooked is the simple fact that a person does not need to be able to run as fast, lift as much, move as quickly, etc., as he once did in order to perform satisfactorily the vast majority of jobs in modern industry. Very few jobs require the physique, stamina, or condition of an athlete.

Because of the almost universal thinking on the subject, people, when they reach middle age, are apt to consider themselves as past their prime, only fit for a few jobs, with the result they may unwittingly be limiting themselves in employment opportunities.

The weakness of thinking in terms of chronological age lies in the classing, in the same physical category (in relation to work capacity), of all individuals in an age group. Such generalization overlooks the physiological, biological, or psychological factors involved.

All of us tend to fall into the error of considering all persons beyond a certain age as "old", although our ideas on the subject tend to change significantly as we pass each decade of our own life.

One of North America's well-known authorities on ageing processes, and Chair-

(5) Collective agreements which tend to prohibit reduction of remuneration for reduced production, for workers in the advanced age group.

(6) Pension plans which compel workers to retire at an arbitrary age regardless of fitness to carry on.

Rooted in Fact or Prejudice?

man of the Sub-committee on Geriatrics of the New York County Medical Society, Dr. C. Ward Crampton, says: "Today a man of 60 may be as young, vigorous and vital as the average man of 40. On the other hand, he may present the common picture of the man of 80—old, weak, and miserable." In other words, "old age" begins at no particular birthday. It is rather an individual matter which varies with each person. All of us know of persons who, though they have passed their 70th or 80th milestone (many of them nationally and internationally known), are mentally agile and youthful in outlook.

Referring to the ageing process, Dr. Edward J. Stieglitz, a leading U.S. geriatrician, informs us:—

The changes which come are not all decline. I think there's a general opinion that it's all down-hill. Speed of reaction does diminish; but endurance increases in certain capacities. It is not without significance that the records for all the sprints are held by youngsters but the marathon records are held by men 38 to 45 and have been for many years. Endurance of a certain type, for the long, slow grind, the continuous type of labour operation, increases. As speed declines, skill is increased with practice and, as strength declines, judgment increases. The mental changes are not all decline either. There is some depreciation in the ability to learn but it is extraordinarily less than the average person assumes.

Dr. Stieglitz adds that you certainly can teach an old dog new tricks if the old dog wants to learn, and if the teacher is smarter than the animal.

An eminent physiologist, Dr. Anton J. Carlson, states: "The physiologic age of the worker is not synonymous with his chronologic age, owing to the individual variables in heredity, mode of living, accidents and sequelae of disease."

Dr. Nathan W. Shock, Chief of Cardiovascular Diseases and Gerontology Section, U.S. Public Health Service, says:—

It should be pointed out that no differences in efficiency in the performance of moderate work are observed between the ages of 17 and 71 years. This finding is of considerable importance since most work of an industrial nature falls within the classification of "moderate work".

Unfortunately, a great deal of research is yet to be done in establishing the stress characteristics of various kinds of work and performance.

A further observation of great significance is that wide individual differences occur in the rate and degree of ageing observed. Thus, in any particular function we may care to choose, we will find some individuals who are in the 70- to 80-year age range with physiological capacities equivalent to those of a 30- to 40-year old.

The existence of such wide individual differences emphasizes the fallacy of requiring retirement in workers at any fixed chronological age. It also brings to focus the importance of research to develop quantitative objective tests to determine the fitness of the individual for continued work. The success in developing personnel selection at the intake side of industry leads us to regard with optimism the prospect of developing similar techniques for selection in retirement.

At the public hearing of the New York State Legislative Committee on Problems of the Ageing held in December 1948, it was pointed out by a number of medical men that variations can, and do exist, between chronological age and physical age. They deplored the fact that so many employers failed to recognize these variations in their hiring policies.

The consensus of the experts who addressed the public hearing in New York could be summed up as follows:—

1. Chronological age is a useless standard for measuring value of workers.
2. However, to eliminate it, it must be replaced by some other standard.
3. Physiological age could be this standard.
4. This, however, is not likely to be universally accepted as a standard until complete physiological histories are available for most work applicants and employees, including top executives.
5. Complete physiological histories could only be obtained by periodic medical examinations over a period up to 20 years, coupled with the complete medical history of the person's close relatives and immediate forebears.
6. The purpose of the study of geriatrics was to understand completely the limitations of the individual at the various stages of his life, so that steps could be taken to prevent further deterioration by medical means or by reassignments to more suitable employment.

From the opinions outlined it would seem impractical and unfair to judge ability to perform specific tasks solely on the basis of chronological age. Approaching the subject in full justice to both employer and employee, it would seem only reasonable to judge each individual's work-performing age by taking into consideration all the factors concerned in his particular case.

Let us examine now the specific points outlined in the previous section:—

(1) "Prejudice Against the Hiring of Older Workers"

(A) *Older Workers' Ability to Learn and Adapt Themselves to New Techniques*

It was the experience of many Canadian employers during World War II, converting to war work, that older workers readily learned new techniques as long as the new work did not break entirely with their past experience.

Here is the experience of the Institute of Psychological Research, Teachers' College, Columbia University, dealing with the training and retraining of several hundred older workers. They found that the intellectual power in and of itself does not change from about 20 to beyond 60.

In some of the so-called intellectual abilities there is a modicum of gain. Teaching Russian to 300, there was no significant difference between the young and old in the amount of Russian learned. They then tried the teaching of skills which would be useful in industry. Some of these skills were mechanical and some were clerical. It was found that there was nothing in terms of the kind of skills that had to be taught that old people could not learn. Moreover, older people have a tremendous capacity for the utilization of experience, of stored knowledge in applications to new problems and new devices. There was an obstacle, however. The problem was to convince the old persons that they were capable of doing it. This obstacle was considered a consequence of widely accepted fallacies.

(B) *Does Accident Frequency and the Absenteeism Rate Increase with Age?*

Most employers will agree that work-reliability and low-percentage absenteeism go hand in hand and are most important factors to be considered when hiring help. Frequent absenteeism usually means unreliable workers who can be very costly to a firm.

It is in work-reliability and low-percentage absenteeism that the middle-aged or older worker really proves his worth:—

(i) Claims that accident frequency tends to increase with age are shown to be incorrect by statistics prepared by the Industrial Accident Prevention Association of Ontario. Their studies show that the highest accident-frequency rate occurs for the age group 20 to 24 and the lowest occurs in the age group of 30 to 55. This is reflected in accident insurance premiums which remain almost constant for ages between 20 to 64.

(ii) Accident-frequency and absenteeism figures would seem to prove the older worker a more reliable employee. The following table was produced by a survey made by the Bureau of Labour Statistics in the United States and published in 1948:

Age Group	Absenteeism per 100 work days	Non-disabling Injuries per million work hours
All age groups.....	3.4	980
Under 20 years.....	5.5	1,230
20-24 years.....	4.9	1,500
25-29 years.....	4.3	1,560
30-34 years.....	3.6	1,420
35-39 years.....	3.4	1,240
40-44 years.....	3.5	1,050
45-49 years.....	3.4	990
50-54 years.....	3.3	740
55-59 years.....	2.8	630
60-64 years.....	2.9	560
65-69 years.....	3.3	430
70-74 years.....	3.2	320

From the above, it is seen that the 65 to 74 years' *Absenteeism Rate* is the same as for workers 35 to 54. It is only beaten by the record of workers 55 to 64.

The older workers' *Accident Rate* is better than for any other age-group, with the 70- to 74-year group by far the best of all. The 70 to 74 have 320 disabling injuries per million work-hours as compared to 1,500 disabling accidents per million work-hours for the 20 to 30 years' old group.

(C) Does Age Bring a Slowdown in Productivity?

In a pre-war survey of the automotive industry in the United States, it was found that in this industry, where wages were largely on a piece-work basis and high speed production was the rule, earnings reached their peak in the age group between 50 and 55 years. In a similar survey of New England textile plants, the Massachusetts Institute of Technology found that earnings were slightly higher for men age 45 to 54 than for either older or younger workers. Another U.S.A. survey by the Works Progress Administration, of brick and stone masons, carpenters and painters working on construction projects in seven cities, showed that the average age of all workers judged excellent, in quantity of work turned out, was 46.6 years.

The U.S. Department of Labour reports that: "Undoubtedly, old age weakens

ability on those jobs requiring energy and speed. But even on such jobs, the decline from age 50 to 75 is slight and varies with the occupation."

A report of the Harvard Fatigue Laboratory stated that, "the assumption of a rapid decline after 40 years of age in the quality and quantity of work is a social myth which, though in some respects not misleading, is in general grossly inconsistent with the evidence."

(2) What About In-plant Training Programs?

Is the hiring of older workers discouraged because of programs which call for hiring young workers and developing them over the years, in the belief that it is unprofitable to train older workers?

There are so many variables connected with this question that it is difficult to answer without examining each case on its merits. If all the other misconceptions were to be eliminated, this would undoubtedly be resolved in most cases. Where an employer rejects the applicant of 45 for a job requiring training of sufficient length to be an important consideration, he is rejecting him on the basis of 20 years' or more service not being sufficient return for the training expense. The question immediately arises: Can he reasonably expect an average service from all his young entrants to be longer than 20 years? Actually, Employment Service placement officers have found that, when examined, the period of training for many jobs withheld from older workers is so short as to have no real significance in choosing the employee. Further, the older worker contributes less to labour turnover costs than the younger worker.

(3) What About Health and Retirement Pensions?

Can the older worker be absorbed into these plans without throwing them out of balance?

The use of group insurance costs as an argument against the hiring of the older worker is not as forceful as it might seem when a study of actual rates is made. One large Canadian life insurance company quoted the following rates:—

Group life insurance—age 25—\$6.27 per \$1,000 annually.

Group life insurance—age 40—\$7.85 per \$1,000 annually.

It can be seen that the addition of a percentage of middle-aged or older workers would not add materially to the overall costs.

Pension plans would appear the most logical of the reasons for preferment of younger workers and, of course, employers' prejudices may differ in degree according to the type of pension plan in force.

One type of pension plan in use is the "salary-service" type, where a portion of the final pension is purchased with the contributions of each year and the final pension is a proportion of the average pay over the whole period of contribution. The employee usually contributes a fixed percentage of pay and the employer contributes the balance required. The employer's contribution will vary slightly with the average age of the employees in the plan. For a plan involving five-per-cent contributions by the employee and retirement at 65, the total cost to the employer would be about five per cent for the working period until retirement if all employees commenced at age 25. If all employees entered at 40, the employer's cost would be increased to about seven-and-a-half per cent. However, for all employees to be 40 when they entered the plan would be a most unusual case. It can be readily seen from these figures that a proportion of new workers aged 40 or over, unless constituting an abnormally large percentage of all employees, would have only a minor effect on total pension costs.

Many firms feel that having an employee pension plan is an inducement to their staff to remain with them for the duration of their working life. By hiring older workers, they would eventually have an almost complete staff of older employees which they feel would not be conducive to maximum efficiency. In such cases, the pension plan, while still the indirect cause of this attitude, cannot be classed as the actual reason for discrimination.

The significance of the indirect influence of the pension plan is sometimes reflected in the attitude of smaller employers. A small firm may take a large firm as a model, patterning its policy along the same lines as the larger firm with the idea of obtaining the same degree of efficiency. The policy of the larger firm may be to have an age limit of 40 or 45 in their hiring. The smaller firm decides this must be necessary in the interests of efficiency and makes similar regulations. The smaller employer may never have considered that the cost of the larger firm's particular type

of "pension plan" was the probable reason for the regulation and that, as he has no "pension plan", this reason has no bearing on his own case.

In many cases like this, "pension plans" may be the indirect cause of the failure of many qualified older persons to obtain employment with small firms, perhaps being a greater cause for discrimination than the "pension plan" itself.

(4) What About the Belief by Many Employers that the Public Prefers Younger Workers for Jobs Requiring Public Contacts?

There is no evidence available to the Department to substantiate this assumption that the public prefers to be served, or sold to, by a young person. On the contrary we can all cite personal experiences to prove that older people are often more poised, and more diplomatic, with a greater understanding of what the sale or service involves.

(5) Do Collective Agreements in Some Instances Tend to Prohibit a Plan of Reduced Remuneration to Advanced-Age Employees for Reduced Production?

In certain occupations, particularly as it applies to the worker with a very advanced physiological age, this appears to be a problem in need of consideration, by both labour and management. Dr. A. J. Carlson, before the Fifth Annual Congress on Industrial Health, Chicago, January 12, 1943, stated:—

Normal ageing is not like a sudden or acute disease. A man is not worth 100 per cent today and worth nothing tomorrow—if it happens to be his 65th or 70th birthday. People gradually grow old and less efficient, just as they gradually grow up and become more efficient.

That industrial jobs can be provided is exemplified in the "Old Man's Division" in the Dodge plant of the Chrysler Corporation in Detroit, where the ages of the workers average 66, and some of them are over 80.

Dr. Carlson suggested that a wage scale proportionate to performance would allow older workers to "taper off" industrially and to work as long as failing powers permit.

The following general work formula to be used in relation to remuneration was offered:—

(a) The younger worker: physical strength and endurance growing, but not at adult par; skill and experience growing, but not at adult par—less than adult performance and pay.

(b) The adult worker: strength and endurance at maximum; experience and skill near or at maximum—maximum performance and pay.

(c) The older worker: physical strength and endurance receding, experience and skill at par—generally less than adult performance and therefore less pay.

There is in this formula outlined above the suggestion that some form of testing must be devised, and be acceptable to both labour and management.

(6) This, of course, is tied in with the question of *whether or not retirement at 65 is good business in cases where the worker wishes to continue working and is fit to carry on*. If, on the basis of what has been said up to this point, it can be agreed that we cannot continue to afford the loss of highly trained and experienced workers after 65 and at the same time take the word of the geriatrician that a good proportion of these workers being placed on the shelf are still vigorous and highly productive workers, then it appears to be essential that some way be found for relaxation or extension of the arbitrary age limit of 65 which is generally accepted as the date for retirement.

Dr. Carlson's statements reported above have a bearing on this question.

Also, the New York State Joint Legislative Committee on Problems of the Ageing recently included in their findings and recommendations to the Governor and State Legislature the following statement on retirement:—

America approaches a crisis in dealing with retirement. The common policy of requiring retirement at age 65 no longer meets the needs of the country. It discourages men and women from contributing to the productive forces of our nation. It adds to the load of non-producers to be carried by the producers of the economy. It is an obsolete index of a by-gone era when at age 65 men and women had exhausted their vitality. It may be an important factor in premature failing of workers' physical and mental faculties.

Miss Ollie A. Randall, Consultant on Services to Aged, Community Service Society of New York, has stated:—

There is a great deal of talk about this (retirement) on an organized permanent basis. Yet apparently most of this preparation is still aimed at helping the individual accept the fixed or compulsory date of retirement, rather than being aimed at securing the much needed reliable data as to the possibility of giving the individual the right to choose whether he will go on working or accept the plan for retirement.

When we consider all the arguments in favour of employment for workers past 65, it is easy to understand why some consideration is being given to extending actual retirement from the "normal"—65. It is interesting to note that the City of New York sets a maximum retirement age for its employees at 80! Although this is rather exceptional, according to our research, it is an indication of the awareness of the growing need of providing employment for the elderly and at the same time the practicability of such practice. None of us could possibly suggest that New York is a spot where competition and pressure of work would be slowed down to take advantage of slow and non-productive workers.

Others commenting on the problem are:—

A. R. Mosher, President, Canadian Congress of Labour:

No one will suggest for one moment that a worker whose faculties are impaired by age or other conditions has a right to employment which he is incapable of performing efficiently. On the other hand, there are in practically every industry a variety of occupations which do not demand the quickness of hand or eye which may be expected of younger workers. During the war, when the demand for the services of everyone who was useful or could be made useful through training were required, it was found that older workers were able to make a highly valuable contribution to the war effort. They were steadier and more dependable; their record with respect to absenteeism was extremely good, and they were able to perform the duties assigned to them in a wholly satisfactory manner.

Admittedly, the work at which older persons were employed had to be carefully chosen; they were not asked to perform highly-skilled work, unless the tests given to them showed that they were capable of doing it. It was clearly demonstrated that older persons had remarkable ability to learn new jobs, and they took a pride and satisfaction in their work because they felt that their ability was being recognized, and utilized in a worthy cause.

It is noteworthy that, while industry and government lay down a fixed retiring age of 65, persons who are self-employed, running a corner grocery, a bookstore, or a cigar-stand, may continue to earn a good livelihood and manage their affairs efficiently even in their eighties. The same observation applies to farmers, who are usually quite capable of operating their farms, from an administrative standpoint, at least, until they reach an advanced age.

It seems to me that a definite change of policy with regard to employment of older persons is essential. I firmly believe that, so long as an older worker has any

contribution to make toward the productive capacity of the nation, he should be permitted to make it. Not only is this important from the standpoint of increased production, which is essential to the improvement of living standards, but it is also important from the standpoint of the older person himself. (*Canadian Unionist*, May and June 1952.)

Harry Becker, Director of the Social Security Department, United Automobile Workers of America, CIO:

There is a fourth principle which is important—a flexible retirement age. Workers' security programs should permit workers to retire at the point at which they become superannuated. Workers should not be required to retire at a fixed age. The proper point for retirement differs for each individual and the reasons for retirement likewise vary from individual to individual. Therefore, there should be sufficient flexibility with respect to retirement age to permit each worker to "retire on an individually-determined basis. This means that retirement should be permitted throughout the span of years in which workers most frequently become superannuated.

A flexible retirement age is needed because superannuation is only in part related to the individual's chronological age. The onset of disqualification because of old age and infirmity is also a function of the original equipment of the individual, of the effects of environmental factors, and of the appearance of chronic conditions. A worker may become superannuated before 65 as well as after 65. Age 65 has been most often adopted as the retirement age because it has been thought that persons tend to outlive their usefulness on the job at about this age. Age 65 has been generally accepted as the average age for retirement of salaried or office workers.

If it is desirable to permit retirement for sedentary workers at 65 it follows that persons engaged in physical work should be permitted to retire somewhat earlier, if they so desire. There is considerable support for age 60, or even an earlier age, as the point at which retirement may be permitted. For some individuals, however, superannuation may not occur until some years after 65. This variation between individuals as to when superannuation takes place is recognized in labour's thinking about retirement age.

Dr. Charles A. Pearce, Director, Division of Research and Statistics, New York State Labour Department:

One alternative to compulsory retirement is the transfer of older workers to jobs more suited to their abilities. Such transfers may require retraining. Another alternative is the provision, with or without wage adjustments, of a less rigid schedule of attendance or hours or of other similar adjustments on the same job. The alternative may simply involve an examination and determination by the employer that the individual can continue to perform the job in the same manner he has for years. In large firms, among which the compulsory retirement system

is more prevalent than in small firms, these individual determinations and adjustments undoubtedly are troublesome and may be costly. Transfer possibilities may be very limited. Employers, moreover, may fear that under a policy of individual consideration, they might be accused by unions and individual employees of favouritism and discrimination. Some unions undoubtedly are concerned about the possibilities of discrimination present in such a policy. This policy of accommodation does exist in many large firms.

P. C. Wolz, Assistant Superintendent, Industrial Relations, Eastman Kodak Company:

There has been much said both pro and con regarding retirement at various ages. It has been generally accepted by industry and labour that a retirement plan is conducive to good, overall results. It doesn't seem good or reasonable to require any individual to carry on until the day he is carried out on a shutter. If there is to be any retirement plan there must be, of course, some age stipulated. Whether or not the age is adhered to strictly is a matter which seems to present very little difficulty in administering. The fact of the matter is that there are a great many employees asking for retirement before the age of 65.

It does not appear that there is any great problem as far as retirement is concerned in those industries having retirement plans. The major problem is probably in locating suitable work for those over 60 who happen to be out of employment for some reason or other. The problem here, as is well known, is that many of these people do have various physical limitations that require considerable thought and care in making certain that they are not placed on work detrimental to their own physical condition.

In the Eastman Kodak Company, and particularly at Kodak Park where there is a very large variety of jobs, we have designated a number of less arduous jobs to which we transfer employees who have definite physical limitations. This program permits us to retain the older employees and use them on productive work without the danger of contributing to their disability. Some of these are transferred at their own request and others are designated by the medical department.

There is another very good reason for the retention of employees in the higher age brackets and that is to retain and make the best use of any skill acquired over a long period of years. In following a policy of this sort the industry accomplishes two purposes: first, it makes it possible for the individual to continue to use his own efforts in behalf of his support and, secondly, society as a whole benefits because of his continued contribution to the production of a useful article.

This same principle can be and should be used in the placement of a new employee; however, in both of these instances it is necessary to make absolutely certain that permitting the individual to carry on will not induce any new physical impairment or accentuate an already existing weakness or physical ailment.

In a great many instances industry either retains or employs new people in the higher age brackets with skill and experience and uses them for the purpose of training younger employees. In such instances he is not expected to carry on the arduous parts of the particular task but to spend the major portion of his time and effort in passing on his knowledge and experience.

It is probably the experience of many industries that most people, with very few exceptions, either do not know or do not appreciate their physical limitations and are very apt to attempt to perform tasks that are far beyond their physical ability or endurance. It is human nature for all of us not to want to admit by either word or deed that we are slipping and to prove this a great many people are prone to exhibit their physical prowess or to show off to either their temporary or permanent physical detriment. This is one of the things that continually come to the attention of plant medical departments who are not only confronted with the responsibility of alleviating such injuries but to inaugurate an educational program for supervision of workers in determining the extent of physical effort expended by individual employees.

In spite of the enormous amounts of effort and money spent by industry in establishing and maintaining safety departments to prevent physical injury to employees and medical departments to alleviate the injuries, there will always be the individual who will take a chance. Therefore, the health, safety, and continued useful employment of not only the older employee, but all employees is a combined problem of the employment, safety, and medical departments.

We have no limit on age for the purpose of hiring; it is simply a practical question of whether or not the individual is physically able to perform some task that is available at the time.

Section V: Steps Taken by Department of Labour, NES and Department of Veterans Affairs to Widen Employment Horizon for Older Workers

Following a study of the problem early in the post-war period, it was decided by the Department of Labour and the National Employment Service that the problem stemmed largely from a state of mind among employers that persons over 40 were beyond their prime and therefore to employ them was not a wise policy. The facts uncovered showed clearly that to a great extent this attitude was based on false ideas, which were so widespread as to adversely affect the attitude of the older job applicant himself. On coming to these conclusions, it was decided that the first step towards ultimate solution lay in an actual change in the thinking and beliefs of employers generally, in certain instances the older job applicant himself, and re-education of the public as a whole. It has been towards this end that efforts have been directed. However, because this attitude had developed over many years,

From the book *Never Too Old*, published in 1949 by New York State Joint Legislative Committee on Problems of the Ageing:

The compulsory retirement age fetish which prevails in industry causes untold damage not only to the individual but to his company and sometimes to the world at large.

A most dramatic example of what such a crippling barrier might do were it not for an "escape" device can be seen at General Electric Co. This famous concern employs some of the world's foremost physicists, chemists and engineers. And these scientists stubbornly refuse to suddenly become senile, unproductive or inefficient when they reach their 65th birthday, the age at which pension systems usually decree workers must stop working.

So GE, aware that many of these "over-age" scientists represent such a wealth of intelligence, experience and skill that the company and the world might suffer by putting these men "on the shelf", hires them back on contract—after retirement!

The Committee of the Public Welfare Division of the Canadian Welfare Council on the Needs of the Aged, stated in 1949:

There is an urgent need for a reconsideration of the work capacities and the work needs of older people. It is obviously wasteful and dangerous in an ageing society to permit workers to be dropped from productive employment between the ages of 45 and 60. This is a matter which requires urgent consideration. For their own sakes, and in the community's own interest, people able to work should be maintained in productive employment as long as they are willing and able to work.

it was realized that the results of efforts to change it would make headway slowly.

Since 1946, a campaign has been waged through the facilities of the National Employment Service and branches of the Labour Department. This endeavour has been aided greatly by editors and freelance journalists who have taken up the story to such an extent that almost every newspaper and periodical in Canada, at one time or another, has carried articles on the subject. These articles have endeavoured to explode fallacies and present the facts pertaining to people past middle age.

The following is an outline of the methods used to alleviate the situation:—

1. Publicity has been carried out by means of newspaper releases, articles, radio talks and personal contacts with employers by the National Employment Service placement officers. In the latter half of 1950 and early 1951, a Department of Labour

film was shown to about 60,000 business executives. (The film since has been seen by an estimated 200,000.) The film, entitled "Date of Birth", has been instrumental in actually changing the hiring policies of some firms.

(2) Co-operation with the Department of Veterans Affairs in their campaign for the employment of older veterans is maintained. This co-operation especially applies to the Corps of Commissionaires. Initial recruiting for the Corps, both of jobs and prospective Corps members, is assisted by the National Employment Service and the Department of Labour.

These are some of the steps that have been taken by the National Employment Service of the Unemployment Insurance Commission:—

(1) The middle-aged or mature applicant with a special trade or skill and in reasonably good health is dealt with in the normal manner in the general placements section of the office. In other words, age is not a factor here and the applicant is dealt with under regular procedures.

2. Where age itself is the main difficulty in obtaining employment, such applicants are referred to the special placements unit for a counselling interview. After counselling, in which agreement is reached on possible suitable types of jobs, these applicants are returned to the general placements officer for selection and referral.

(3) Applicants whose age is coupled with a disability are counselled in the special placements unit, given an occupational classification, retained, and, if possible, placed by the special placements officer. These applicants are regarded as needing more individual attention because of what might be regarded as a double employment handicap, age plus disability.

(4) Counselling is on an entirely voluntary basis and no applicant is coerced into accepting the services of a counsellor. Special placements sections or units have been established in all offices in the larger centres; provide the counselling service and, except in those instances where physical disability is coupled with the age factor, the applicant is returned to the general placements side of the office for attention, following the counselling process.

(5) The Federal Department of Labour film dealing with certain aspects of the older worker problem ("Date of Birth") has been used by local offices as a basis for a community campaign and the film has been shown extensively throughout Canada. Showings have been made to service clubs, Boards of Trade, labour groups and others, in addition to which there has been considerable newspaper publicity, apart from radio programs and other promotional efforts on behalf of older workers. It is felt that local campaigns and community effort to stress the more favourable aspects of older workers and to help to break down some of the employer prejudices are essential, if employment prospects for these applicants are to be improved.

(6) Test units have been set up quite recently in two offices (Montreal and Ottawa) and further units may be established elsewhere, depending on circumstances. These units are not specifically for older workers, but rather for any applicant young or old, for whom testing might be useful. This is an innovation, but these units will be used to assess the abilities and aptitudes of applicants referred to the testing technician.

(7) Local employment committees, particularly in the larger centres where the older workers are more numerous, have discussed and given special study to the older worker problem and have helped in various ways to publicize the need for judging older applicants on their merits and not on age alone.

(8) Officials of the Unemployment Insurance Commission have co-operated with the Department of Labour in a campaign of publicity.

(9) In December 1947, a counselling service for applicants for employment over 45 years of age was set up in Toronto by the National Employment Service. This service was opened on an experimental basis in an effort to help the unemployed older workers in the Toronto area to become re-established in satisfactory employment. The success of this experiment was in many respects remarkable and information gained from it has been passed on to other local offices.

Counselling is based on a study of the applicant's background, experience, ability and hobbies. From this study, an attempt is made to assess those qualities which have the greatest chance of being useful in the world of industry and commerce. Sometimes, counselling has led to an applicant discovering he had marketable ability or skill of which he was previously unaware. This discovery usually results in a renewal of self-confidence and determination which has often helped the applicant to such an extent that he has gone out and found himself a job. The very fact that there exists a service designed especially to aid the older person who is unemployed, is in itself a morale builder.

Generally speaking, there has been no attempt to over-emphasize the importance of older persons to the detriment of other groups; but officers have been encouraged to treat these people as individuals with abilities which employers in the majority of instances can still use and to stress that fitness for employment does not depend so much on calendar age but on the ability of the applicant to do a reasonable day's work.

In its first year of operation, the Toronto experimental Counselling Service interviewed 1,138 persons, who had been unemployed for periods ranging from two weeks to two years. Of the total, 630 secured employment after counselling, of whom 426 found jobs through their own efforts. Of those finding jobs, 266 were in the 45 to 59 age group and 299 were over sixty years of age.

In this experiment, these men or women were interviewed as often and for as long a time as was necessary to learn their background—their experience, education, hobbies and interests. If necessary, a report on their health was secured from their doctor. They were encouraged to think of new employment possibilities for themselves and they and the counsellor together drew up a list of jobs in which they had a good chance of success.

In a surprising number of cases, the discovery of these possibilities was enough to stimulate the man to find a position for himself. In the other cases, since the Counselling Unit did not make placements, the man was referred to the Local National Employment Service Office. Here a liaison officer put him in touch with job openings specially selected from the employment files as being suitable for his age group.

Only six persons were found to be unemployable. All the others were discovered to be suitable for at least one occupation, and in most cases for more than one—183 were recommended for two jobs, 372 for three, and 338 for four, while two persons were found to have opportunities in eight types of employment. Here are two examples:—

A.B.—(55 years of age). Was an electrical engineer. He was very slight and frail. His physician stated that his health was average in spite of his appearance. After counselling, A.B. expressed the desire to teach in a university. He was advised to send a telegram to three selected universities

stating that he was forwarding, that day, his credentials and records. He requested immediate consideration. Two offers of employment resulted.

He accepted one of these, an associate professorship in electrical engineering.

C.D.—(69 years of age). Was a strong and robust man. He had spent 38 years with a large national firm rising from office boy to office manager. Reported to have improved almost every business system with which he was associated. He had been unemployed one year. Our counsellor suggested that he might become a "resurrector of failing businesses". He obtained a job immediately with a small firm engaged in the rapid building of houses. Because of his energy and business experience he vitalized this business. In one month he was appointed a Director of the firm, and four months later became Vice-President!

On May 21, 1949, the officer in charge of the Counselling Service reported on the degree of continuity of employment of those older workers who obtained work after counselling. Here is part of his reply:—

In keeping with your instructions we have contacted 135 persons (slightly more than 20 per cent) previously reported as having found employment after counselling. In order to be more than fair, we have chosen as our sample the first persons counselled (16 to 18 months ago) reported as being employed. Many of these individuals might reasonably be expected to have changed or lost their jobs in the long intervening period unless they continued to function satisfactorily in them. We are delighted at the large number still employed (90 per cent) and the great number working at the counselled jobs.

Section VI: Further Steps Which Might be Taken

Solutions to the problem of utilization of the older worker potential are all ultimately concerned with:—

(a) Retaining older persons in employment for as long as they are willing and are fit for their normal work or for such alternative work as can be provided.

(b) Removing the obstacles to the recruitment into employment of older persons who are able and willing to do the jobs available.

Here are steps which might be taken:

(1) A statement of national necessity and policy—On the basis of information already known and corroborated both in Canada and abroad by scientists, employers, and placement authorities, it is now possible to draw up a statement of national policy in such form as to be a general guide for all concerned with the subject—individual workers, individual employers, management associations, labour organizations, educationalists, etc.

The value of such a "statement" is not easily assessed, but the possibility arising out of focusing the attention of the leaders of government, industry, labour, educationalists and the general public on the broad issues inherent in the problem, and the ultimate trends of thought and action resulting, should not be underestimated.

An example of the above principle is a memorandum prepared by the U.K. Ministry of Labour and National Service which was endorsed by the National Joint Advisory Council, representing the British Employers Confederation, The Trades Union Congress and the Nationalized Industries. The memorandum may be summed up under two heads: (a) older persons should be retained in employment for as long as they want to continue, provided they are fit for their normal work or for any alternative work which can be provided for them; and (b) there should be no impediment to the recruitment into employment of older persons who are both

able and willing to carry out the jobs available. The memorandum states that "it does not mean that there is any intention of interfering with the present rights of employers or workers; retention of workers beyond what is regarded as normal retiring age should continue to be on a basis of voluntary contract between employer and employee. It does mean that (1) schemes and agreements providing for compulsory retirement at fixed ages should be reviewed and revised; (2) pensions arrangements which require retirement at fixed ages should be reviewed and revised; (3) any practices, agreements or special arrangements which make it difficult or impossible for older persons to be engaged should be reviewed and revised; (4) special working arrangements, hours and conditions of employment should be introduced, where necessary and practicable, to suit the special needs of elderly persons and to enable them to continue longer before retirement; (5) the desirability and practicability of segregating blocks of work for older persons should be investigated; (6) each industry and each individual firm should ensure that its personnel policy and practices are in line with national needs on this matter, and that the policy is understood and applied in practice by those responsible for engaging and retiring workers and staff.

(2) Necessary action which might be assisted by additional endorsement by the leading national management associations and labour congresses to bring about national recognition of the need for:

(a) employers to review their hiring policies and retirement policies to decide whether these policies are realistic in view of present and future labour requirements, both nationally and within industries.

(b) relaxation of retirement regulations to allow employees to continue in their jobs as long as they desire and are fit to carry on.*

(c) widespread adaptation of jobs to the maturing population thereby opening up new fields of employment for the older worker.†

*The Joint Committee of the Senate & House of Commons on Old Age Security—"The Committee believes that increasing emphasis should be placed on efforts to remove from people's minds the idea that there is any set or accepted age for retirement. Each individual in the nation's population should be encouraged to continue as long as possible in gainful employment."

†An analogy to this is the modern trend which sees the breaking down of a highly skilled job into several jobs requiring limited training.

(d) employers to consider where necessary the periodic reassignment of workers permitting the retention of older workers' productivity without danger of contributing to their disability. (In the manner of the Eastman Kodak program.)

(e) the development of community leadership in such matters as 40-plus Clubs, and special arrangements for employment of the older worker, such as can be accomplished by community councils. The community council can do much by capturing the interest of service clubs and other employer and employee organizations.

(f) employers to examine their pension plans to see whether the cost of hiring a percentage of workers in the older age group would materially affect the cost of the plan and whether such cost would not be offset by the services of the workers involved by such features as continuity of employment, lower absenteeism, etc.

(g) surveys by employers to ensure that the jobs not requiring special skills or manual strength are not being held down by younger workers capable of more productive work.

(3) Further research to provide authoritative and practical assistance to the solution of certain questions arising out of other recommendations. For example, the existence of such wide individual differences in ageing emphasize the fallacy of using chronological age for hiring or retiring, and brings up the importance of research to develop quantitative objective tests to determine the fitness of the individual for work or continued work. Successful programs in this and in other matters related to the problem carried out by Canadian firms should be examined and the information made available to all. Also there is need for investigations defining precisely the kinds of jobs most suited to the ageing, etc.

(4) Exploration of the desirability and manner in which geriatric projects could be more extensively developed and made use of in practical ways.

(5) Extension of counselling services provided by the National Employment Service.

(6) Recommendation that the National Advisory Council for the Rehabilitation of the Disabled should give full consideration to the special problem of the older worker disabled by age.

(7) Further extension of the educational and publicity campaign related to current conditions, and any recommendations forthcoming from this examination.

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